

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of:

John M. HILLMAN, et al

Serial No.: 09/358,653

Filed: July 23, 1999



Group Art Unit: 2761

Examiner: Not Yet Assigned

For: SYSTEM AND METHOD FOR FUNDING AN
ACCOUNT AND CONSOLIDATING FINANCIAL
RELATIONSHIPS

TRANSMITTAL OF MISSING PARTS OF APPLICATION

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:


Responsive to the Notice to File Missing Parts of Application -- Filing Date Granted
mailed August 17, 1999, the following items are submitted herewith to complete the formal
filing requirements for the subject application:

- (1) A Declaration/Power of Attorney for this patent application executed by the inventors;
- (2) Recordation Cover Sheet and Assignment form;
- (3) Petition for One-Month Extension to File;
- (4) Checks for the following:
 - \$130.00 for surcharge fee pursuant to 37 CFR § 1.16(e);
 - \$40.00 for assignment recordation fee pursuant to 37 CFR § 1.21(h); and
 - \$110.00 for one-month extension fee pursuant to 37 CFR § 1.17(a)(1);and
- (5) A copy of the Notice to File Missing Parts of Application - Filing Date Granted mailed on August 17, 1999.

If any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to the Deposit Account no. 11-0855. A copy of this correspondence is provided for this purpose.

Respectfully submitted,

Date: 11/3/99
KILPATRICK STOCKTON LLP
700 13th Street, N.W., Suite 800
Washington, D.C. 20005
(202) 508-5800
65369


George T. Marcou
Registration No. 33,014

CITIFUTURE
GTM/DMB/ GAT10292
MS, D, TC
10-17-99
9-17, 10-10

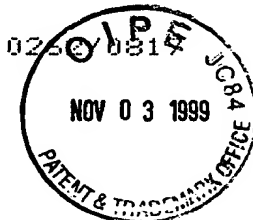


**UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO./TITLE
09/358,653	07/23/99	HILLMAN	J CITI0002

GEORGE T MARCOU
KILPATRICK STOCKTON LLP
700 13TH STREET NW
SUITE 800
WASHINGTON DC 20005



NOT ASSIGNED

2761

DATE MAILED:

08/17/99

NOTICE TO FILE MISSING PARTS OF APPLICATION
Filing Date Granted

An Application Number and Filing Date have been assigned to this application. The items indicated below, however, are missing. Applicant is given TWO MONTHS FROM THE DATE OF THIS NOTICE within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a). If any of items 1 or 3 through 5 are indicated as missing, the SURCHARGE set forth in 37 CFR 1.16(e) of ☐ \$65.00 for a small entity in compliance with 37 CFR 1.27, or ☒ \$130.00 for a non-small entity, must also be timely submitted in reply to this NOTICE to avoid abandonment.

If all required items on this form are filed within the period set above, the total amount owed by applicant as a ☐ small entity (statement filed) ☒ non-small entity is \$ 130.00.

- ☐ 1. The statutory basic filing fee is:

- ☐ missing.
☒ insufficient.

Applicant must submit \$ _____ to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).

- ☐ 2. The following additional claims fees are due:

\$ _____ for _____ total claims over 20.

\$ _____ for _____ independent claims over 3.

\$ _____ for multiple dependent claim surcharge.

Applicant must either submit the additional claim fees or cancel additional claims for which fees are due.

- ☒ 3. The oath or declaration:

- ☒ is missing or unsigned.
☐ does not cover the newly submitted items.

An oath or declaration in compliance with 37 CFR 1.63, including residence information and identifying the application by the above Application Number and Filing Date is required.

- ☐ 4. The signature(s) to the oath or declaration is/are by a person other than inventor or person qualified under 37 CFR 1.42, 1.43 or 1.47.

A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.

- ☐ 5. The signature of the following joint inventor(s) is missing from the oath or declaration:

An oath or declaration in compliance with 37 CFR 1.63 listing the names of all inventors and signed by the omitted inventor(s), identifying this application by the above Application Number and Filing Date, is required.

- ☐ 6. A \$50.00 processing fee is required since your check was returned without payment (37 CFR 1.21(m)).

- ☐ 7. Your filing receipt was mailed in error because your check was returned without payment.

- ☐ 8. The application was filed in a language other than English.

Applicant must file a verified English translation of the application, the \$130.00 set forth in 37 CFR 1.17(k), unless previously submitted, and a statement that the translation is accurate (37 CFR 1.52(d)).

- ☐ 9. OTHER: _____

Direct the reply and any questions about this notice to "Attention: Box Missing Parts."

 A copy of this notice **MUST** be returned with the reply.

Customer Service Center
Initial Patent Examination Division (703) 308-1202

11/04/1999 TL0011 0000053 09358653 130.00 OP 01 FC5105

Docket No. CITI0002-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of:

John M. HILLMAN, et al

Serial No.: 09/358,653

Filed: July 23, 1999

For: SYSTEM AND METHOD FOR FUNDING AN
ACCOUNT AND CONSOLIDATING
FINANCIAL RELATIONSHIPS



Group Art Unit: 2761

Examiner: Not Yet Assigned

2761
RECEIVED
NOV 15 1999
TECH CENTER 2700
-99

REQUEST FOR CORRECTED OFFICIAL FILING RECEIPT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

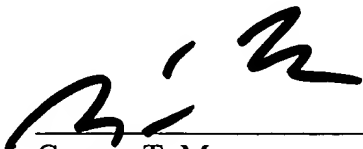
It is respectfully requested that a corrected Official Filing Receipt be issued in connection with the above-identified application, to correct the following: (1) name of one of the inventors from "Andrew F. Bschatdt" to --**ANDREW F. SCHADT**-- and (2) the attorney docket number from "CITI0002" to --**CITI0092-US**--. A copy of the original Official Filing Receipt is enclosed for your convenience. A corrected Filing Receipt is warranted to maintain an accurate record in the Office file of the above-identified application.

No fee is believed to be required since the incorrect filing receipt was due to an error by the Office. However, should any fee be involved, please charge Deposit Account No. 11-0855. A copy of this correspondence is provided for this purpose.

Respectfully submitted,

Date:

11/3/99
KILPATRICK STOCKTON LLP
700 13th Street, N.W., Suite 800
Washington, D.C. 20005
65372.1


George T. Marcou
Reg. No. 33,014

FILING RECEIPT



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
ASSISTANT SECRETARY AND COMMISSIONER
OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTORNEY DOCKET NO.	DRWGS	TOT CL	IND CL
09/358,653	07/23/99	2761	\$796.00	CITI0002	1	22	3

GEORGE T MARCOU
KILPATRICK STOCKTON LLP
700 13TH STREET NW
SUITE 800
WASHINGTON DC 20005

Paid \$834.00

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts of Application" ("Missing Parts Notice") in this application, please submit any corrections to this Filing Receipt with your reply to the "Missing Parts Notice." When the PTO processes the reply to the "Missing Parts Notice," the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s) JOHN M. HILLMAN, LARCHMONT, NY; ANDREW F. ESCHADT,
NEW YORK, NY.

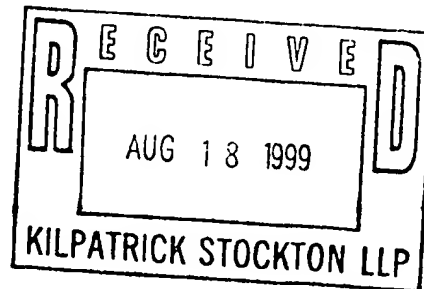
CONTINUING DATA AS CLAIMED BY APPLICANT-
PROVISIONAL APPLICATION NO. 60/093,861 07/23/98

IF REQUIRED, FOREIGN FILING LICENSE GRANTED 08/13/99

TITLE

SYSTEM AND METHOD FOR FUNDING AN ACCOUNT AND CONSOLIDATING FINANCIAL
RELATIONSHIPS

PRELIMINARY CLASS: 705



DATA ENTRY BY: ARMSTEAD, LORRAINE TEAM: 06 DATE: 08/13/99

(See reverse for new important information)

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In re the U.S. Application of:

John M. HILLMAN, et al

Serial No.: 09/358,653

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Group Art Unit: 2761

Examiner: Not Yet
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For: SYSTEM AND METHOD FOR FUNDING
AN ACCOUNT AND CONSOLIDATING
FINANCIAL RELATIONSHIPS

REQUEST FOR REFUND

Assistant Commissioner of Patents
Washington, D.C. 20231

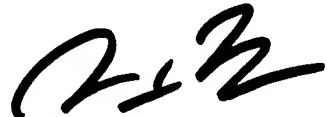
Sir:

In the filing of the utility application for the above-mentioned matter, the basic filing fee paid was for \$790.00 instead of \$760.00, and two additional claims were paid at \$22.00 for each claim instead of \$18.00 each claim. Therefore, the Applicants hereby respectfully request a refund in the amount of \$38.00. Enclosed herewith is a copy of the transmittal fee for the utility application as originally filed, for your convenience.

Please credit the refund of \$38.00 to Deposit Account No. 11-0855. A duplicate copy of this correspondence is attached for this purpose.

Respectfully submitted,

Date: 11/3/99
KILPATRICK STOCKTON LLP
700 13th Street, N.W., Suite 800
Washington, D.C. 20005
(202) 508-5800

By: 
George T. Marcou
Registration No. 33,014

Please print

plus sign (+) inside this box



PTO/SB/17 (12/97)

Approved for use through 09/30/00. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

 FREE TRANSMITTAL Note: Effective October 1, 1997. Patent Fees are subject to annual revision.		Complete if Known	
		Application Number	To be assigned
		Filing Date	Herewith
		First Named Inventor	John M. HILLMAN et al.
		Group Art Unit	To be assigned
TOTAL AMOUNT OF PAYMENT (\$) 834.00		Examiner Name	To be assigned
		Attorney Docket Number	CIT10092

METHOD OF PAYMENT (check one) 1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to: Deposit Account Number: 11-0855 Deposit Account Name: KILPATRICK STOCKTON LLP <input checked="" type="checkbox"/> Charge any Additional Fee Required Under 37 CFR. 1.16 and 1.17 <input type="checkbox"/> Charge the Issue Fee Set in 37 CFR 1.18 at the Mailing of the Notice of Allowance 2. <input checked="" type="checkbox"/> Payment Enclosed: <input checked="" type="checkbox"/> Check <input type="checkbox"/> Money Order <input type="checkbox"/> Other	FEE CALCULATION (continued) 3. ADDITIONAL FEES <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Large Entity Fee</th> <th>Small Entity Fee (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>105</td><td>130</td><td>205 65</td><td></td></tr> <tr><td>127</td><td>50</td><td>227 25</td><td></td></tr> <tr><td>139</td><td>130</td><td>139 130</td><td></td></tr> <tr><td>147</td><td>2520</td><td>147 2520</td><td></td></tr> <tr><td>112</td><td>920</td><td>112 920</td><td></td></tr> <tr><td>113</td><td>1840</td><td>113 1840</td><td></td></tr> <tr><td>115</td><td>110</td><td>215 55</td><td></td></tr> <tr><td>116</td><td>400</td><td>216 200</td><td></td></tr> <tr><td>117</td><td>950</td><td>217 475</td><td></td></tr> <tr><td>118</td><td>1510</td><td>218 755</td><td></td></tr> <tr><td>128</td><td>2060</td><td>228 1030</td><td></td></tr> <tr><td>119</td><td>310</td><td>219 155</td><td></td></tr> <tr><td>120</td><td>310</td><td>220 155</td><td></td></tr> <tr><td>121</td><td>270</td><td>221 135</td><td></td></tr> <tr><td>138</td><td>1510</td><td>138 1510</td><td></td></tr> <tr><td>140</td><td>110</td><td>240 55</td><td></td></tr> <tr><td>141</td><td>1320</td><td>241 660</td><td></td></tr> <tr><td>142</td><td>1320</td><td>242 660</td><td></td></tr> <tr><td>143</td><td>450</td><td>243 225</td><td></td></tr> <tr><td>144</td><td>670</td><td>244 335</td><td></td></tr> <tr><td>122</td><td>130</td><td>120 130</td><td></td></tr> <tr><td>123</td><td>50</td><td>123 50</td><td></td></tr> <tr><td>126</td><td>240</td><td>126 240</td><td></td></tr> <tr><td>581</td><td>40</td><td>581 40</td><td></td></tr> <tr><td>146</td><td>790</td><td>246 395</td><td></td></tr> <tr><td>149</td><td>790</td><td>249 395</td><td></td></tr> </tbody> </table> Other fee (specify) _____ Other fee (specify) _____ *Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$) 0.00	Large Entity Fee	Small Entity Fee (\$)	Fee Description	Fee Paid	105	130	205 65		127	50	227 25		139	130	139 130		147	2520	147 2520		112	920	112 920		113	1840	113 1840		115	110	215 55		116	400	216 200		117	950	217 475		118	1510	218 755		128	2060	228 1030		119	310	219 155		120	310	220 155		121	270	221 135		138	1510	138 1510		140	110	240 55		141	1320	241 660		142	1320	242 660		143	450	243 225		144	670	244 335		122	130	120 130		123	50	123 50		126	240	126 240		581	40	581 40		146	790	246 395		149	790	249 395	
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Complete (if applicable)	
Reg. No.	33,014
Deposit Account User ID	